

**Table I.B.3.b.(1).a(1998) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.5%	84.2%	80.5%	80.1%	84.4%	90.5%	81.5%	88.1%
Industry group **								
Agric., fish., forest.	79.3%	79.4%	78.4%	67.3%	78.6%	82.5%	76.5%	80.9%
Mining	95.2%	86.8%	86.5%	93.5%	90.4%	98.3%	89.8%	95.6%
Construction	80.9%	82.1%	79.2%	78.6%	80.3%	90.3%	79.4%	83.1%
Manufacturing	91.6%	89.6%	83.0%	83.2%	88.9%	95.2%	84.7%	92.7%
Transp., commu., util.	91.8%	85.6%	78.3%	77.2%	90.2%	95.7%	79.0%	94.0%
Wholesale trade	91.1%	81.8%	83.8%	86.5%	87.9%	96.3%	83.5%	93.8%
Retail Trade	82.2%	84.3%	78.5%	76.2%	77.5%	85.2%	79.8%	82.8%
Fin., ins., real est.	86.3%	80.8%	83.2%	85.5%	87.9%	86.9%	83.7%	86.8%
Services	83.4%	84.5%	79.8%	78.3%	81.4%	87.0%	81.3%	84.3%
Unknown	61.1% *	61.1% *	--	--	--	--	61.1% *	--
Ownership								
For profit, incorporated	86.6%	84.3%	80.1%	80.4%	84.5%	90.4%	81.4%	88.1%
For profit, unincorporated	83.2%	81.6%	80.7%	78.2%	82.5%	90.8%	80.6%	85.6%
Nonprofit	85.9%	88.7%	84.1%	78.7%	84.2%	90.6%	83.8%	86.6%
Unknown	92.2%	--	--	91.9%	94.6%	92.0%	65.9%	92.3%
Age of firm								
Less than 5 years	79.6%	82.5%	82.1%	76.5%	75.2%	80.0%	81.2%	77.2%
5-9 years	78.6%	82.1%	77.9%	76.3%	79.9%	75.3%	79.2%	77.8%
10-19 years	81.6%	83.0%	80.0%	79.7%	82.7%	82.7%	81.0%	82.2%
20 or more years	84.5%	86.5%	81.3%	81.2%	85.0%	85.8%	82.6%	85.1%
Unknown	95.1%	59.5%	74.1%	86.3%	91.9%	95.5%	81.1%	95.2%
Multi/single status								
2 or more locations	88.9%	77.2%	80.3%	83.6%	85.5%	90.6%	82.1%	89.2%
1 location only	81.5%	84.4%	80.5%	78.7%	81.8%	88.5%	81.5%	81.5%
Percent full-time employees								
Less than 25%	82.3%	87.8%	80.9%	81.6%	81.2%	83.2%	82.8%	82.0%
25-49 %	81.9%	88.6%	82.0%	74.4%	77.0%	84.2%	82.0%	81.9%
50-74 %	80.8%	82.0%	77.4%	70.5%	81.7%	83.7%	77.0%	82.1%
75% or more	87.2%	84.3%	80.7%	81.0%	85.0%	91.3%	81.9%	88.8%
Union presence								
No union employees	84.6%	83.4%	80.0%	79.3%	82.6%	89.5%	80.9%	86.2%
Has union employees	90.1%	88.3%	91.2%	88.4%	91.8%	89.9%	88.1%	90.3%
Unknown	94.2%	95.0%	77.8%	84.6%	89.3%	95.6%	86.4%	94.8%
Percent low wage employees **								
50% or more low wage	67.2%	86.4%	68.4%	66.6%	64.7%	63.1%	74.1%	64.2%
Less than 50% low wage	83.8%	83.9%	81.5%	80.6%	84.7%	86.1%	81.9%	84.8%
Unknown	93.6%	90.7%	68.2%	86.8%	89.9%	94.2%	82.3%	93.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1).a(1998) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.18%	0.69%	0.75%	0.75%	0.59%	0.32%	0.58%	0.30%
Industry group **								
Agric., fish., forest.	1.71%	2.00%	4.53%	5.80%	12.79%	5.35%	2.41%	4.22%
Mining	0.98%	14.65%	18.56%	14.40%	3.46%	0.64%	3.02%	1.32%
Construction	1.65%	2.64%	2.03%	1.97%	4.05%	4.88%	2.41%	2.20%
Manufacturing	0.36%	1.97%	1.98%	1.27%	0.67%	0.43%	1.05%	0.35%
Transp., commu., util.	0.66%	3.48%	4.89%	5.55%	1.58%	0.64%	3.22%	0.57%
Wholesale trade	1.05%	3.28%	1.50%	1.55%	1.23%	1.78%	0.79%	1.28%
Retail Trade	0.57%	1.49%	2.19%	1.66%	0.72%	1.08%	1.53%	0.89%
Fin., ins., real est.	1.19%	1.98%	2.65%	1.93%	1.64%	2.06%	1.16%	1.38%
Services	0.48%	0.92%	1.11%	1.38%	1.06%	0.81%	0.71%	0.61%
Unknown	18.71% *	18.71% *	--	--	--	--	18.71% *	--
Ownership								
For profit, incorporated	0.20%	0.90%	0.99%	0.84%	0.84%	0.33%	0.81%	0.37%
For profit, unincorporated	1.06%	0.83%	1.71%	2.78%	2.18%	0.98%	0.96%	1.19%
Nonprofit	0.90%	1.75%	1.79%	2.31%	1.29%	0.78%	1.33%	0.93%
Unknown	1.33%	--	--	4.74%	1.58%	1.40%	18.45%	1.33%
Age of firm								
Less than 5 years	0.77%	1.46%	1.81%	2.01%	3.10%	3.45%	1.06%	1.77%
5-9 years	0.80%	1.04%	1.43%	1.49%	1.19%	3.80%	0.84%	1.44%
10-19 years	0.64%	1.15%	1.38%	1.28%	1.26%	1.30%	1.35%	0.59%
20 or more years	0.26%	1.26%	0.78%	0.77%	0.84%	0.65%	0.62%	0.34%
Unknown	0.46%	17.16%	14.63%	3.67%	1.47%	0.52%	3.88%	0.46%
Multi/single status								
2 or more locations	0.29%	3.89%	2.65%	0.87%	0.66%	0.33%	1.35%	0.30%
1 location only	0.49%	0.68%	0.79%	0.97%	0.76%	2.82%	0.69%	0.55%
Percent full-time employees								
Less than 25%	1.48%	3.44%	4.15%	1.46%	2.89%	2.69%	2.08%	1.80%
25-49 %	1.44%	2.12%	2.49%	1.86%	1.92%	2.40%	1.44%	1.77%
50-74 %	0.95%	2.12%	1.96%	2.72%	2.59%	0.75%	1.14%	1.09%
75% or more	0.14%	0.80%	0.77%	0.81%	0.56%	0.32%	0.63%	0.25%
Union presence								
No union employees	0.34%	0.65%	0.82%	0.80%	0.55%	0.77%	0.57%	0.56%
Has union employees	0.80%	5.47%	1.69%	1.81%	1.48%	1.14%	2.78%	0.87%
Unknown	0.61%	4.32%	4.02%	1.90%	3.59%	0.64%	2.53%	0.62%
Percent low wage employees **								
50% or more low wage	0.95%	1.79%	3.65%	3.71%	2.91%	2.75%	1.54%	1.27%
Less than 50% low wage	0.31%	0.76%	0.90%	0.71%	0.63%	0.64%	0.67%	0.33%
Unknown	0.56%	4.87%	6.84%	2.45%	1.19%	0.64%	4.40%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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